

In re:  
Joseph D. Waters  
Joseph D. Waters  
Debtors

Case No. 23-10031-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Sep 19, 2024

User: admin  
Form ID: 155

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:**

Recip ID	Recipient Name and Address
db	+++ Joseph D. Waters, MAILING ADDRESS: 135 Covington Road, Philadelphia, PA 19120-1003
db	+++ Joseph D. Waters, 7547 Gilbert Street, Philadelphia, PA 19150-2603
14746794	Bennet, Bricklin & Saltburg, 960 Harvest Drive, Building B, Ste. 100, Monocacy Station, PA 19542-2000
14746802	+ Karina Velter, 2929 Arch Street, Ste. 1700, Philadelphia, PA 19104-7327
14746805	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Irving, TX 75063
14746808	+ PNC Bank Card, PNC CB Investigations, PO Box 5580, Cleveland, OH 44101-0580
14746810	Sam's Club, PO Box 981026, El Paso, TX 79998-1206
14746811	+ Scott Dietterick, PO Box 650, Hershey, PA 17033-0650
14746815	US Bank National NA, 8950 Cypress Boulevard, Coppell, TX 75019
14825590	+ US Bank Trust Company, NA, c/o Mark A. Cronin, Esq., 701 Market St., Ste 5000, Phila., PA 19106-1541

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14746795	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 19 2024 23:58:33	Caine & Weiner, PO Box 55848, Van Nuys, CA 91411
14771615	Email/Text: megan.harper@phila.gov	Sep 19 2024 23:59:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14787529	Email/Text: megan.harper@phila.gov	Sep 19 2024 23:59:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14746796	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2024 23:58:00	Comenity Capital Bank, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
14746799	+ Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14755336	Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14746798	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 19 2024 23:58:00	Department of Treasury, Internal Revenue Service, 600 Arch Street, Room 3256, Philadelphia, PA 19106-1611
14746800	Email/Text: JCAP_BNC_Notices@jcrap.com	Sep 19 2024 23:59:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
14746801	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 20 2024 00:07:12	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14752481	+ Email/Text: RASEBN@raslg.com		

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14746803	+ Email/Text: PBNCNotifications@perituservices.com	Sep 19 2024 23:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14748390	Email/PDF: resurgentbknotifications@resurgent.com	Sep 19 2024 23:57:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14746804	Email/Text: amps@manleydeas.com	Sep 20 2024 00:06:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14746807	Email/Text: CollectionsDept@PFCU.COM	Sep 19 2024 23:58:00	Manley Deas, PO Box 165028, Columbus, OH 43216-5028
14761010	Email/Text: Bankruptcy.Notices@pnc.com	Sep 19 2024 23:58:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1003
14747096	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 20 2024 00:07:12	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14746806	Email/Text: bankruptcynotices@psecu.com	Sep 19 2024 23:59:00	PRA Receivables Management, LLC, Synchrony Bank, PO Box 41021, Norfolk, VA 23541-1021
14748391	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2024 00:07:29	Pennsylvania State Employee Credit Union, PO Box 67013, Harrisburg, PA 17106-7013
14746809	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Sep 19 2024 23:58:00	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14763602	Email/Text: bnc-quantum@quantum3group.com	Sep 19 2024 23:58:00	Progressive Advanced Insurance Co., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
14763734	+ Email/Text: nsm_bk_notices@mrcopper.com	Sep 19 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14746812	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 20 2024 00:07:31	REO 2023-NR1 LLC, c/o Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
14746955	^ MEBN	Sep 19 2024 23:55:01	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14746814	+ Email/Text: bncmail@w-legal.com	Sep 19 2024 23:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14755063	+ Email/Text: bncmail@w-legal.com	Sep 19 2024 23:59:00	TD Bank USA, PO Box 1470, Minneapolis, MN 55440-1470
14746813	+ Email/Text: bncmail@w-legal.com	Sep 19 2024 23:58:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14747763	Email/Text: amps@manleydeas.com	Sep 19 2024 23:58:00	Target, PO Box 9745, Minneapolis, MN 55440-6666
14861572	+ Email/Text: nsm_bk_notices@mrcopper.com	Sep 19 2024 23:58:00	U.S. Bank NA, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14748099	+ Email/Text: amps@manleydeas.com	Sep 19 2024 23:58:00	U.S. Bank Trust Company, N.A., et. al, C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
14746816	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 19 2024 23:57:00	US Bank National Association, c/o Alyk L. Oflazian, Esq., PO Box 165028, Columbus, OH 43216-5028
			Verizon Wireless, 250 James Street, Morristown, NJ 07960-6410

TOTAL: 30

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14746797	*+	Department of Treasury, co US Attorney General, 950 Pennsylvania Avenue NW, Washington, DC 20530-0009

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust Company National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2023-NR1 Mortgage-Backed Notes, Series 2023-NR1 bkgroup@kmllawgroup.com
MICHAEL D. SAYLES	on behalf of Debtor Joseph D. Waters midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Joseph D. Waters ) Case No. 23-10031-amc  
 )  
Joseph D. Waters ) Chapter: 13  
 )  
Debtor(s). )

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: September 18, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court